

# Sample Business Documents

## *Business Plan*

Starting on the next page is a sample business plan for Penny's Herbs & More, a fictitious herb business in the Midwest. This is one example of how to develop a business plan; it may need to be expanded for your own business. In the Financial Details section, the numbers were intentionally left out. Costs will be individual for each business and in each part of the country. This section was included to show you the types of expenses and costs that might be incurred.

## *Penny's Herbs & More*



### **Business Plan**

#### **I. Mission Statement**

Penny's Herbs & More will offer the freshest, highest quality culinary and medicinal herbs to local residents seeking flavor and health enhancement.

#### **II. Executive Summary**

Penny's Herbs & More is a small business created to produce and sell a high quality herb selection for the local area. We provide a supply of choice herbs to individual buyers through farmers markets. Our products are naturally raised and we are working to become USDA Certified Organic. We believe the natural and organic movement in foodstuffs is growing and will continue to gain in mainstream acceptance. Our customers can proudly say the herbs they buy are from plants that are:

- Raised in a private garden in the Midwest, currently in Indiana.
- Natural, with no pesticides, in a garden that is in organic transition.
- Clean and safe to eat.

Besides the highest standards being applied in growing these herbs, our customers can enjoy the personal touch of quality and service. Our customers are buying:

- Select herbs such as basil, chives, dill, garlic, oregano, parsley, rosemary, tarragon, thyme, chervil, lemon balm, and mint.
- Food-enhancing quality and medicinal value that is impeccable and much more consistent than store-bought brands. Because we are involved in every aspect of production, from planting, to growing, to harvesting, to cutting and cleaning the herbs, we can personally ensure the integrity of our product.
- Custom cut and bundled herbs without additional cost. Our clients specify which herbs they would prefer to ensure their individual use.
- One contact for delivery and sales.

#### **III. Background**

The company's founder, Penny Lane, has been involved in the herb gardening business since her childhood days of hobby gardening with her mother. Along with her sister, Rose Thorn, she continues today to plant and grow select herbs. On the botanical side, Mrs. Lane serves as a judge for the 4-H program of Indiana, judging gardening and horticulture projects. She is also a member of the Master Gardener's Association and has been a part of the Master Gardener Association's Garden Walk. Further, along with her degree in Biology, she has a minor in Botany from Purdue University. Since college, she has focused primarily on hobby gardening and herb growing. From 1999 to 2001, Mrs. Lane worked in greenhouse strategic planning with plant and flower companies, and since 2001 she has been managing her own herb garden.

Ms. Thorn also possesses much relevant experience. She is the biology teacher for Sunny Days High School, where she has her students participate in nature walks and outside leaf and flower projects. She also judges numerous horticulture and gardening 4-H projects each year. Thus, she is highly competent in the biological and growing features intended for high-quality herbs. Prior to teaching, Ms. Thorn spent 10 years being self-employed in the flower and gardening business. Finally, Ms. Thorn has retailing and sales experience from her employment at a small, family-owned greenhouse.

#### **IV. Products Offered**

We will offer our fresh herbs through farmers markets. Penny's Herbs & More may be visited at two local farmer's markets on Thursday evenings from 4:00p.m.-7:00p.m. in the town of Jasmine, Indiana, and on Saturday mornings from 8:00a.m.-12:00p.m. in the town of Honeysuckle, Indiana. Our products will also be available for mail order online. More specifically:

- High-quality sun herbs:
  - a. Basil, chives, dill, oregano, rosemary, tarragon, thyme
  - b. Gift baskets and special orders
- High-quality shade herbs:
  - a. Chervil, lemon balm, mint
  - b. Gift baskets and special orders

#### **V. Target Clientele and Target Market Niches**

Our customer is the average, day-to-day consumer. Largely, our target population is a 25-65-year-old, middle class to affluent female, either single or with a family. We expect her to be interested in the product for these reasons: health/diet, food safety, culinary use, medicinal value, and because natural foods are trend-setting.

In addition to this, our end customer is also likely to be a middle-upper class to affluent male, ages 30-65, who pays attention to herbs for the enhancement of grilling meats and the peace of mind of knowing that the food is accented with wholesome herbs to sanctify a delicious grilled entrée.

#### **VI. Short-Term Goals and Objectives**

The numbers below are an estimate of customers for start-up:

- 10-15 regular consumers buying 5-10 bundles of prime herbs weekly.
- Approximately 100 bundles/week start-up. Total bundles of product moved per week, start-up: 1,500.
- Grow to 5 total farmer's markets in first 12-18 months.
- Add seasonal flowers and vegetables, by summer season 2010, if needed, or any time during years 1-2.
- Become profitable so that a driver for deliveries can be hired by September 2010.
- Increase sales by 20% by end of second year.

#### **VII. Long-Term Goals and Objectives**

- Expand sales in retail to our own line of markets in Indiana.
- Experience sales growth of at least 20% each year through building supply relationships.
- Add, at retail, exotic plants and herbs, any time we see a demand.

## VIII. Financial Details

### Start-up Expenses

1. Equipment
    - a. Seeds and plants \$ \_\_\_\_\_
    - b. Gardening tools (pots, shovels, shears, pruners) \$ \_\_\_\_\_
    - c. Watering aids (hoses, attachments, timers) \$ \_\_\_\_\_
    - d. Plant labels, markers, tags \$ \_\_\_\_\_
    - e. Plant supports \$ \_\_\_\_\_
    - f. Pest deterrents \$ \_\_\_\_\_

Equipment total: \$ \_\_\_\_\_
  2. Fertilizer
    - a. Organic fertilizers \$ \_\_\_\_\_
    - b. Organic potting mix \$ \_\_\_\_\_
    - c. Mulch \$ \_\_\_\_\_

Fertilizer total: \$ \_\_\_\_\_
  3. Transportation Costs (during start-up)
    - a. Fuel \$ \_\_\_\_\_
    - b. Maintenance \$ \_\_\_\_\_

Transportation total: \$ \_\_\_\_\_
  4. Marketing Materials \$ \_\_\_\_\_
 

Marketing total: \$ \_\_\_\_\_
  5. Licensing and State/Federal Requirements
    - a. Board of Health \$ \_\_\_\_\_
    - b. Merchant's retail license \$ \_\_\_\_\_

Licensing total: \$ \_\_\_\_\_
  6. Legal/Accounting/Consultative
    - a. Set up LLC or incorporate \$ \_\_\_\_\_
    - b. Review contracts \$ \_\_\_\_\_

Legal, etc., total: \$ \_\_\_\_\_
  7. Insurance
    - a. Liability \$ \_\_\_\_\_
    - b. Worker's compensation \$ \_\_\_\_\_

Insurance total: \$ \_\_\_\_\_
- Grand total start-up expenses: \$ \_\_\_\_\_**

### Projected First-Year Sales and Revenues

Moving a projected 1,500 bundles of herbs through farmers markets and some Internet sales.

Total annual sales	\$ _____
Annual projected pre-tax income	\$ _____
Minus expenses	\$ _____
Annual projected revenue	\$ _____
Pre-tax earnings retained at 30%	\$ _____
Payout to debt on business, to be done quarterly	\$ _____
Projected pre-tax salary expenses to owners	\$ _____
Projected employee expenses	\$ _____
(2 at \$ _____ \$10/hour; 40 hours/week; 30 weeks/year)	
Annual dollars retained for taxes, to be paid quarterly	\$ _____

# Grant Application

## Kentucky Proud POP Grant Application

Farm/Company Name: SHERWOOD ACRES BEEF PH502-222-4326

Contact Name: Jon Bednarski PH: 502-222-4326

Farm/Mail and E-mail Addresses: info@sherwoodacresbeef.com

Taxpayer ID Number : 99-9999999  
(required by state to issue grant checks)

How much do you propose spending on behalf of Kentucky Proud? \$4,890.14

How much are you requesting as a match (up to 50 percent)? \$2,445.07 (50%)

1. Please document the total expenses or services that you are claiming are relevant to Kentucky Proud. Eligible expenses include printing, labeling or packaging costs related to use of the Kentucky Proud logo, UPC codes, demos, food samples, point-of-sale materials, advertising or other expenses relevant to promoting or advertising a retail food product. Include copies of actual receipts or price quotes. *Use separate sheet if necessary.*
2. Please specify how your product affects Kentucky family farms. Be specific if your ingredients come directly from such examples. This is an important criteria for deciding grant acceptance. *Use separate sheet if necessary.*
3. Please describe how visible this project will be to consumers for brand awareness. For example, you might note that the Kentucky Proud logo will be printed on the front of your product's package and just as large as your company name, etc. *Use separate sheet if necessary.*
4. Please describe the dollar value or economic impact of this project. *Use separate sheet if necessary.*
5. Include details about your business and product. Do you use a certified kitchen? Do you have food liability insurance? Do you have proof of compliance of meeting health and food safety standards with your products? Is this item already offered at a supermarket or restaurant? *Use separate sheet if necessary.*

**Please mail this completed application and all attachments to: Roger Snell, Kentucky Department of Agriculture, 100 Fair Oaks, 5<sup>th</sup> Floor, Frankfort, KY 40601.**

### **Supplement to Kentucky Proud POP Grant Application**

Numbered responses below correspond with same numbers of questions on grant application.

- 1) The amounts below reflect our plans for the 6 month period of March-August. Bids, documentation or previous invoices for same items are attached.
  - **\$275.00** Booth space fee to promote Sherwood Acres Beef at “Oldham County Showcase” (Product and services show by the Oldham County Chamber of Commerce) March 6,7,8.
  - **\$300.00** Membership in Kentucky Farm Bureau “Roadside Market” program
  - **\$100.00** Membership fee Oldham County Farmer’s Market
  - **\$150.00** Membership fee “Heart of St. Matthews” Farmer’s Market
  - **\$1,416.96** Advertisements in “Oldham Era” newspaper to promote new retail store (3” advertisement @ \$59.04 x 4 insertions monthly x 6 months) Ky proud logo in ad
  - **\$468.00** Advertisements in “Roundabout” newspaper to promote new retail store (monthly display ad @ \$90 per insertion x 6) KY proud logo in ad
  - **\$375.00** Upgrades to web site (currently @ 6 pages. Adding 1 page for retail store promotion @ \$225 + text revisions to existing 6 pages @ \$25/page) ky proud logo on pages
  - **\$649.00** Retail store signage. KY proud logo on sign (two separate bids attached – one for sign, the other for sign frame)
  - **\$418.70** Graphics wrap for retail store freezers. KY proud logo on wrap
  - **\$464.00** Upgrades to Farmer’s Market displays (2 new table skirts with graphics, 2 new vertical banners for existing sign frames) KY proud logo on skirts and banners
  - **\$273.48** Ongoing labeling costs. (3,000 labels) KY proud logo on labels

**TOTAL:\$4,890.14**

- 2) Our beef is raised on our Kentucky family farm (Lagrange)
- 3) Kentucky Proud logo appears on all of our materials (signs, brochures, labels, web site, advertisements, and Farmer’s Market displays)
- 4) 2009 goal is to increase sales volume by 50% from 2008. To achieve this we will need
- 5) We are a Lagrange, KY beef “Farm to Table” operation. We have liability insurance and proof of health and safety standards compliance. Our beef is USDA inspected. Our beef is currently available at small retail markets and restaurants as well as being offered direct to consumers at Farmer’s Markets, through phone orders, and soon to be available at our own retail store.

# Co-op Application

## *Lost River Community Cooperative*

### MEMBERSHIP APPLICATION

Name \_\_\_\_\_ (legal member of record)

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip: \_\_\_\_\_

Phone (home/work/mobile) \_\_\_\_\_ Phone (home/work/mobile) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

### TERMS AND CONDITIONS

- I agree that only persons living in my household will use this membership.
- I certify that I am at least 18 years of age.
- I understand that the "Legal Member of Record" is the person to whom all official co-op mailings are addressed and to whom official voting rights accrue in all co-op elections.
- I understand that full rights of membership are granted upon full payment of the membership fee.
- I understand that as a member I am agreeing to support the mission and goals of the co-op and to abide by the provisions of the Articles of Incorporation, the Bylaws and policies of Lost River Community Co-op as they now exist or may from time to time be amended.
- I understand that this application for membership is subject to the approval of the Board of Directors and that my membership is subject to the Articles of Incorporation, the Bylaws and Policies of the Lost River Community Co-op.
- I agree to pay a one-time lifetime membership investment of \$90.00. I understand that this is refundable upon my terminating membership in good standing.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mail to: Lost River Community Co-op  
112 W. Water St.  
P.O. Box 505  
Paoli, IN 47454

Sign up for our yahoo group discussions: <http://groups.yahoo.com/group/orangeco-op/>  
Contact Steven Spurgeon for any questions: [strahbale@yahoo.com](mailto:strahbale@yahoo.com)

MEMBERSHIP NUMBER \_\_\_\_\_ AMOUNT PAID \_\_\_\_\_

# Marketing Plan

This is a sample marketing plan for A Cut Above, a retail meat market featuring local, superior products. It comes from the University of Tennessee Center for Profitable Agriculture.

## A Cut Above — Summary of Planned Promotional Activities

	Year #1	Year #2	Year #3
Month #1	Grand opening celebration Local feature articles on the farm page of one newspaper Activate 1-800 number	Begin frequent buyer program Direct mail campaign	Sampling campaign
Month #2	Daily radio ads on two stations & two print ads per week in one newspaper for the month	Local feature articles	Local feature articles
Month #3	In-store promotions with point-of-purchase displays	Local recipe contest	Host annual festival
Month #4	Host Chamber Coffee	Host Chamber Coffee	Host Chamber Coffee
Month #5	Target local media for free publicity by submitting news leads	Target local media for free publicity	Target local media for free publicity
Month #6	Implement a sampling campaign at retail store	Sampling campaign	Sampling campaign
Month #7	Host media day	Host media day	Host media day
Month #8	Coupon campaign through newspaper, radio, direct mail & flyers	Coupon campaign	Coupon campaign
Month #9	Unveil web page and distribute magnets & pencils with printed web site address	Barbeque promotions	Barbeque promotions
Month #10	Barbeque promotions	Pork promotions	Pork promotions
Month #11	Pork promotions	Host Open House	Host Open House
Month #12	Seasonal features	Seasonal features	Seasonal features



**A Cut Above — Estimated Marketing Budget (Three Years)**

	Year #1	Year #2	Year #3
Initial Marketing (Includes market research, surveying and initial advertising & promotion tools)	\$9,500	\$3,000	\$3,000
Month #1	\$1,200	\$80	\$200
Month #2	\$800	\$100	\$100
Month #3	\$400	\$350	\$1,000
Month #4	\$350	\$350	\$350
Month #5	\$80	\$80	\$80
Month #6	\$150	\$200	\$200
Month #7	\$300	\$300	\$300
Month #8	\$600	\$500	\$500
Month #9	\$1,200	\$500	\$500
Month #10	\$500	\$500	\$500
Month #11	\$500	\$500	\$500
Month #12	\$200	\$200	\$200
<b>Total Budget</b>	<b>\$15,780</b>	<b>\$6,660</b>	<b>\$7,430</b>

## Press Release

### *Penny's Herbs & More*



**FOR IMMEDIATE RELEASE**

**CONTACT:**

Penny Produce

Penny's Herbs & More

Phone: (222) 555-1212

Fax: (222) 555-3434

E-mail: penny@fresherbs.com

Web site: www.fresherbs.com

#### **Penny's Herbs & More Announces New Market Location**

Penny's Herbs & More is expanding to offer an additional market location this spring. Opening on May 1st, the new location will be in Anytown, PA, at the popular Anytown Farmer's Market. Look for Booth Space 11 and the familiar Penny's Herbs sign in front of our signature green tent.

This location will carry the same product line as the current farmers market in Newtown, where Penny's Herbs & More has been selling products for two years. Owner Penny Produce will be on hand each market morning from 8 until 10 a.m. to greet customers. The new location has been requested many times by customers and will provide shoppers with a chance to buy Penny's products in two communities.

Markets are open starting May 1st from 8 to noon each Saturday. The market closes for the season October 1st.

For additional information on the Anytown Farmers Market, visit [www.anytownmkt.org](http://www.anytownmkt.org). Penny's Herbs & More serves the local area with fresh, naturally grown herbs and assorted greens grown on Penny's own small farm.

**- END -**

# Newsletter

## Raven's Glenn Winery Cellar Talk

[www.ravensglenn.com](http://www.ravensglenn.com)

Vol. 4, Issue 4

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### Contact Info:

Raven's Glenn Winery  
56183 CR 143  
West Lafayette, OH 43845

740-545-1000

[erg@ravensglenn.com](mailto:erg@ravensglenn.com)

Sharing your e-mail address with us is a privilege and for this we are grateful.

Our policy is to not allow others to have access to our customers' e-mail information.

## PRE-HOLIDAY RELEASE OF GOLD MEDAL ICE WINE

Fall is in the air and with the onset of cooler weather it's time for this year's release of the 2007 Raven's Glenn Gold Medal Ice Wine.

Among the several gold medals won for this year's release, we are particularly proud that we are one of only a small handful of wineries whose ice wine qualified for the Ohio Quality Wine program gold seal offered by the Ohio Grape Industries Committee.

As always there is a very limited quantity of this rare and very special dessert wine. Our 2007 ice wine may be purchased at the winery or via our online wine store at \$25.99 per 375 ml bottle. A truly excellent value.

## HOLIDAY GIFT SET NOW AVAILABLE

To our knowledge, Raven's Glenn is the only winery in the Midwest to offer a unique holiday gift set. It's a perfect gift for friends and relatives or, impress your customers or employees by giving this special Raven's Glenn holiday set.



Each ready-to-give set includes your choice of either our Raven Rouge semi-sweet red wine or our very popular White Merlot semisweet blush wine, two monogrammed Raven's Glenn wine glasses, and an embossed Raven's Glenn cork screw all in a silver gift box ready for holiday giving.

Call the winery at 740-545-1000 for special orders or alternate wine selections including special pricing for volume purchases.

## THANKSGIVING DAY BUFFET

Consider Raven's Glenn for your Thanksgiving Holiday dinner and leave the cooking to us. Last year's feast was a sell-out. Make your reservations soon. This year Chef Mike has put together plans for a lavish buffet filled with the traditions for the holiday.

Thanksgiving Day Buffet

\$18.95

Children 10 & under \$10.95

Includes nonalcoholic beverage

Served from 11am till 3pm

Tasting bar open 11am till 4pm

Please call 740-545-1000 for reservations

## RAVEN'S GLENN ONLINE STORE

For a complete selection of our wines, you can shop online at [www.ravensglenn.com](http://www.ravensglenn.com) for those hard to find wines only available at the winery.

## RAVEN'S GLENN GIFT CERTIFICATES

Raven's Glenn Gift Certificates are available online at the Wine Store or by telephone at the winery at 740-545-1000

## ENJOY A SUNDAY CHAMPAGNE BRUNCH ON THE RIVER

Our Sunday Champagne Brunch continues to grow in popularity and at \$18.95 it's a great value. (Children 10 and under \$10.95) Reservations are not required but it is always a good idea to make that reservation. Brunch is served from 11:30am till 2:30pm. Tasting room will be open Sundays from 11am till 4pm for wine sales.

## LIVE ENTERTAINMENT THURSDAYS & FRIDAYS

Dan Barnes, the magical master of the grand piano performs every Thursday and Friday evening from 5:30 to 8:30. Dan is incredibly talented and a really fun guy. Join us for a wonderful evening of fun, music, wine, and good food. Make your reservations now for a fun evening.

### **Restaurant Hours:**

Tuesday thru Saturday 11am till 8pm (last seating)

Live entertainment 5:30 till 8:30 on Thursday and Friday

Sunday Champagne Brunch 11:30am till 2:30pm

### **Tasting Room & Gift Shop Hours:**

Sunday 11am till 4pm

Monday 11am till 6pm

Tuesday thru Saturday 11am till 8pm

## A GENTLE REMINDER

With the approaching holiday season... it's a good idea to call in advance for restaurant reservations, especially on weekends and for the Sunday champagne brunch.

CALL 740-545-1000

Restaurant specials are changed daily, but prime rib is only available on Wednesday evening.

Visit our website for menu selections

<http://www.ravensglenn.com>

Sincerely, Bob & Renee Guilliams

Raven's Glenn

Ohio's Crown Jewel of Wineries

Raven's Glenn Winery is operated by Raven's Glenn Ltd